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The Problem of the Natural Resources

By Hon. J. E. Brownlee

The natural resources question is one of the big problems before the Province today, and one with which the Alberta Legislature may be called upon to deal at the next session.

Proposals Before Dominion Government

In anything that I write on this subject it is not my purpose or desire to in any way promote any policy of the present Government. As a matter of fact, there are certain details of the negotiations between the present Government at Edmonton and the Government at Ottawa which I will not be permitted to enter into, for the simple reason that certain propositions are now being considered by the Dominion Government, and you can understand that until the close of the session it was not possible to give just the attention they would wish to this subject, and we have felt that until such time as the Dominion Government feels itself in a position to make a statement that we, as Provincial Governments, should not embarrass them by raising for discussion the proposals that have been made. I shall give such facts and incidents as I hope may provide a better idea of the whole question, and enable citizens to better form an opinion as to what settlement the Provincial Government should be willing to take in return for the transfer of the natural resources.

HON. J. E. BROWNLEE
Attorney-General of Alberta

A complete history of the negotiations, or any detailed history of the whole natural resources question, would make of this article a very lengthy document. As a matter of fact, to deal at all fully with the history surrounding the old Hudson's Bay Company and the surrender of the rights of the Hudson's Bay Company to the Dominion of Canada, in itself would require many pages. At the same time in order to give an understanding of the attitude of the Eastern Provinces, from whom is coming all the opposition to the transfer of the natural resources at the present time, I feel that it will be necessary for me at least to touch, to use the common expression, the high spots in connection with that history.

Hudson's Bay Charter of 1670

It goes back to the year 1670, when the charter of the Hudson's Bay Company was granted by King Charles II, transferring to that company what is now known as the Prairie Provinces, and giving it the right to trade in certain other portions of those Provinces. In the negotiations which subsequently took place between the Hudson's Bay Company and the Dominion of Canada, the definition of the rights of the company were roughly given as follows: That they had certain dominion over that territory which drains into the Hudson Bay, and that they had a license to trade in furs in what was then known as the North-West Territories. You can easily trace for yourselves the height of land which forms a sort of horse shoe, the territory on one side draining into the Hudson Bay, and the territory on the other side draining from that watershed into the Arctic Ocean. About one-half of this Province came within the first territory, draining into the Hudson Bay, and the other half falls within the territory which drains into the Arctic Ocean.

A Dramatic Page of History

One of the most dramatic and interesting pages in the whole of Canadian history is that which deals with the government of this territory under the Hudson's Bay regime from 1670 until about 1867, almost 200 years. It is a page in Canadian history which deals with the fur trade in this territory; a page of history that is remarkably interesting. In many aspects it is somewhat amusing. I happened to be reading one of the histories dealing with the Hudson's Bay work in Canada, and one chapter dealt with the social and community life of that time. The story was told there as absolutely bona fide, of a factor who had not chosen to adopt the practice of marrying one of the native princesses, and who, with as little concern as if he were ordering an axe, wrote to the head office and ordered a wife. In due course the wife was delivered, and the receipt duly filed in the head office of the company reads as follows: "Received one wife, apparently in fair condition. It is to be hoped she will turn out good, although it must be admitted she is a rum one to look at."

Sole Government for 200 Years

For nearly two hundred years the Hudson's Bay Company then were practically the sole government authority in this district, which now comprises the three Prairie Provinces. As the settlement of the country developed, however, dissatisfaction grew and gained rather definite expression about 1840, at the time of the Act of Union, and immediately after the Act of Union the Government of Canada, as it was organized at that time, first made definite representations to the Imperial Parliament in London to extend the boundaries of Canada westward to the Pacific Ocean. As the license of the Hudson's Bay Company came up for renewal about every 21 years, the Hudson's Bay Company at that time also thought it advisable to make representations to the Imperial Parliament. In 1846 the committee of the Imperial Parliament was formed which first entered into a real definite enquiry as to conditions in this country, and published a report comprising about 400 pages, which, I understand, is one of the most authentic treatises on the rule of the Hudson's Bay Company in Canada. The report suggested that the petition of Canada should be received with a great deal of consideration.

For ten years more, however, negotiations proceeded. The Hudson's Bay Company naturally had rights which

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Vol. I. CALGARY, ALBERTA, OCTOBER 2, 1922 No. 15

EDITORIAL

Whatever be the outcome of the crisis in the Near East, the events of the past few weeks have revealed in a dramatic way the unstable basis upon which the armed peace of Europe and of the whole of the Western world rests.

Between recent allies, whose friendship had been sealed in a common struggle, acute divergence of interest first became manifest in the discussion of German reparations. In Asia Minor that divergence has found new expression, and even though immediate differences between the European powers be compromised, the causes of international friction remain. So long as they remain, faith in the possibility of lasting peace cannot be restored.

In so far as there has been a "return to normalcy" since 1918 it has been, for the most part, a return to the conditions of keen international rivalry, leading to periodic crises, which for several years before the general war had been the normal condition of Europe. Strained diplomatic relationships have their counterpart in armies still swollen beyond all pre-war dimensions, (*) and in the concentration of the mental force of men of science upon the invention of more efficient means of destruction. Attention for the most part has been directed to the old world, but in this form of military preparation the United States has not filled a secondary role.

It is becoming increasingly recognized that no sentimental distaste for war can lessen its probability so long as underlying causes remain untouched—that even partial disarmament, were that possible, would merely make war cheaper, and would not strike at its roots. The efforts which have been made to restore competitive industry and finance have served to intensify the differences between nations whose financiers and industrialists are competing for shrinking foreign markets, while home markets have largely failed through lack of purchasing power, or effective demand. As compared with the world-wide struggle for markets for manufactured goods and financial capital, a discussion of the wisdom or otherwise of British or French policy in the Near East appears as a minor matter, and even the crisis itself is chiefly important because it has thrown into relief still more fundamental issues.

In spite of the efforts which have been made during the past year by statesmen whose will to peace is in many cases undeniable, international competition has been intensified. Financial disaster which has already overtaken Austria, now threatens neighboring states. In Austria the only thriving industries are the production of miniature works of art for foreign visitors and the erection of palatial new premises for credit institutions. It has been proposed by Frank A. Vanderlip that the state shall be handed over to an international consortium of bankers.

The forms which competition is assuming are reflected in the world of diplomacy by changing alignments. Upon one of these forms of competition light is shed in a recent article by the Paris correspondent of the Montreal Financial Times. The contributor describes at length the progress of the international struggle for the control of the steel industry, which is one of the factors determining the policy of the French Government. He shows that the war, bringing an enlargement of her territories, made France second only to the United States in the production of iron ore—that of the 40 million tons of ore which the mines of the enlarged French republic can produce, only 28 million tons are needed for her own consumption. But foreign markets cannot absorb the potential output of the French smelters. "Never in the history of the French metallurgical trade," says the writer, quoting a great French banker, "has it been so imperative as now to apply the motto: Sell or starve." This motto has become general throughout Europe, but the market—the effective demand—is lacking. While the United States, the mortgagee of Europe, is now in possession of nearly one-half of the world's gold supply, she believes that without peril to her own economic life she cannot accept repayment of her loans in the only form in which payment can be made—in goods. And the United States is also a competitor in the world's markets—as once determined to capture foreign trade and to exclude the products of other nations.

France considers her existence threatened by the talk of a rapprochement between Britain, Germany and Russia. And while she believes that the French state must become insolvent unless heavy reparations from Germany are forthcoming, German statesmen are equally convinced, and are supported in their belief by some eminent economists, that to comply with the French demands will be to invite an internal disaster in which not Germany alone, but the whole of Europe, would be involved.

These are a few of the conditions which imperil European peace, and therefore the peace of the world. The atmosphere, said Mr. Lloyd George, some months ago, is in an explosive state verging on war. That the cause of wars between modernized states is mainly economic and predominantly financial, is undeniable. The Manchester Guardian, perhaps the greatest daily newspaper printed in the English language, has been directing attention to the growth of financial and industrial disorders which are the roots of war. In default of fundamental reforms these causes will continue to operate, and the world's statesmen, unless they can discover and apply reforms, will be powerless to avert the consequences. The position was fairly summarized in a recent issue of the New Age, which declared, "If one nation in the world had the key to the general situation, it would be entitled to pass judgment upon the rest. But as things are, no Government has the slightest right to condemn another, for the simple reason that all the Governments without exception are the victims of the same financial system, and each, in the other's place, would do precisely what the others are compelled to do." No doubt, from our temporarily privileged position, the British Government is aware of the mistakes of France. From the

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*In 1914 there were 7,000,000 men in the principal armies of the world. The number in 1921 is 11,000,000. During the recent European Civil War 10,000,000 men were killed.

The Commonwealth Bank of Australia

By John W. Ward, Acting Secretary of the Canadian Council of Agriculture.

An informative article on the Commonwealth Bank of Australia which will be of interest to all members is printed on this page. U.F.A. members of the House of Commons have urged the necessity for a searching Parliamentary inquiry into the financial and credit system before the Bank Act is renewed for another period of ten years. As the Act will come up for revision in the ordinary course of events at the session of Parliament which opens in January the time intervening is too short for any such inquiry to take place. In view of the great importance of this legislation it has been suggested that Parliament should be asked to postpone the revision of the Act for a period of twelve months, and that during this period an exhaustive public investigation into the bearing of finance and credit upon the problems of production and distribution should be held. The Canadian Council of Agriculture, at its last session, decided to appoint a committee to inquire into the subjects of banking and credit.

The Commonwealth Bank of Australia, which has now been in existence for just over ten years, is of interest to all students of the banking question from the fact that it is the only state bank in the British Empire. Since opening for business in 1912 the bank has progressed steadily and rapidly to a position of commanding importance among the financial institutions of the great southern Commonwealth. It has sixty branches located throughout Australia and two in London, England. Both a general banking business and a Savings Bank Department are conducted at every branch, and in addition there are 3,200 Savings Bank Agencies, most of which are situated at post offices. The progress of the bank is evidenced by the extent of its assets, which on December 31, 1921, stood at £126,170,935, which at the present rate of exchange, ($4.50 to the £) represents $567,769,432. Only one Canadian bank has assets in excess of this amount.

A Bank Without Capital

This showing is the more remarkable when it is remembered that the Commonwealth Bank has not one penny of capital. Its balance sheet as at December 31, 1921, shows accumulated profits of £3,792,726.

The bank was established under the Commonwealth Bank Act, which was assented to on December 22, 1911. The act provides that "The bank shall be managed by the Governor of the bank", and that the Governor and a Deputy Governor shall be appointed by the Governor-General and shall hold office during good behavior for a period of seven years.

The first Governor of the bank was Mr. Denison S. K. Miller, metropolitan inspector of the Bank of New South Wales, who was appointed as from June 1, 1912. Mr. Miller, now Sir Denison Miller, has since been reappointed and is still Governor of the bank. The first Deputy Governor, Mr. James Kell, formerly a sub-inspector in the Bank of Australia, is also still in office.

The Governor upon his appointment found no difficulty in securing the necessary staff to establish the bank. Hundreds of applications were received from all parts of Australia for positions in the new bank, these including many applications from experienced bankers of all grades.

In the Commonwealth Bank the Savings Bank and the general banking business are conducted in two separate departments. Prior to the passing of the Commonwealth Bank Act, agencies of the State Savings Banks had been conducted at the post offices throughout the Commonwealth, but this agreement was soon afterwards terminated and the post offices were used as Savings Bank agencies of the Commonwealth Bank. Some of the States continued to conduct savings banks in other premises while the other States transferred the business to the Commonwealth Bank.

Established in 1912

On July 15, 1912, the Commonwealth Bank Act was brought into force by proclamation, and savings bank business was commenced in Victoria on that date. In Queensland savings bank business was commenced on September 16, 1912, at 194 post offices, a portion of the general post office, Brisbane, being made available for the chief agency. A few days later arrangements were completed for affording savings bank facilities in the northern territory, where hitherto no savings bank had operated. A travelling bank was also established on the Trans-Continental railway and another railway in the northern territory, and at the Flinders naval base and on board the war ships attached to the Australian station.

In Tasmania the State Government decided to discontinue savings bank operations, and to leave that function in the hands of the Commonwealth Bank, and arrangements were accordingly made for the transfer to take effect on January 1, 1913. Savings bank business was commenced in the remaining states —New South Wales, South Australia, and West Australia, on January 13, 1913. Large gatherings assembled at each of the centres, and displayed keen interest in the development of the new institution.

The Prime Minister, Hon. Andrew Fisher, who had previously taken part in the opening ceremonies at Melbourne, Victoria, attended the function at Sydney, New South Wales, and made a short speech which included the following remarks:

"The institution is now established as a going concern. It will stand upon its merits, and must not be subjected to political influence, either in support or derogation. It is now quite outside the political arena, and already it has received ample assurance of the faith of the public in it. The Commonwealth Government has full faith in the ability of the Governor whom it has appointed to carry on its business as it ought to be carried on in the interests of Australia and her people. Banking is not a political matter, and in another twelve months I believe those who are now saying unkind things about the bank will be doing just the reverse."

At the beginning the Savings Bank Department allowed interest at 3 per cent. per annum calculated on the minimum monthly balance up to £200. Since June 30, 1920, the rate of interest has been 3½ per cent. on the first £1,000 and 3 per cent. on any additional balance not exceeding £200. The funds of the Savings Bank Department are invested mainly in government and municipal loans while a considerable portion of the uninvested funds are placed on deposit with the General Banking Department which allows interest on even thousands of pounds at 3½ per cent.

General Banking Business

General banking business was commenced by the bank on January 20, 1913, simultaneously at the following points: Head office, Sydney, and branches at Canberra (Federal capital), Melbourne, Brisbane, Townsville, Adelaide, Perth, Hobart and London, England. The bank was then fully established.

An article published in 1917 in the Bankers' Magazine, New York, says:

"About this time the money market was 'tight' and the ordinary trading banks were increasing their rates for overdrafts. The advent of a new and powerful competitor, such as the Commonwealth Bank of Australia, with a maximum rate of six per cent. on overdrafts, therefore, had a very salutary effect in keeping the rates of interest at a reasonable level, and the commercial trading community throughout the Commonwealth has unconsciously received a large measure of benefit from the bank's entrance into the commercial sphere. In accordance with the established policy of restraining from aggressive competition with the existing banks the rate which the Commonwealth Bank decided to offer for money on fixed deposit was: two per cent. for six months, three per cent. for twelve months, three and one-half per cent. for 24 months; which was one-half per cent. lower than the rates offered by the other leading banks whose deposits it was not desired to attract unduly.

Six Per Cent. on Overdrafts

"In passing it may be mentioned that in spite of the great European war and other factors which have since exercised a considerable influence on financial matters generally, the Commonwealth Bank has maintained the above rates throughout and is at the present time charging six per cent. on ordinary current overdrafts, whilst its rate to bodies such as churches, charitable institutions and other bodies not trading for profit, is five per cent., and to municipalities and other similar government bodies loans are made at four and one-half per cent. The fixed deposit rates have also remained unaltered throughout."

Recent advices from Australia indicate that the maximum interest rate of six per cent. is still maintained. An article in the Sydney Daily Telegraph of February 20, 1922, says:

"Manufacturers and traders should note that advances may be arranged against approved security, interest being charged on daily balances of the overdraft at the rate of six per cent. In

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The History of Agriculture

By Ernest A. Howes, B.S.A.

CHAPTER VIII.

The Scientific Idea

Great changes sometimes present the appearance of having taken place in a comparatively short time, when in reality the forces which caused the changes had been exerting pressure and gathering strength for some considerable time before much attention was attracted. If we look in vain for very definite improvement in English agriculture until the end of the sixteenth century, it is only because time was necessary for the result of enclosure to give freedom to individual expression and collective progress. Then, too, it required the introduction of new crops and new practices to add impetus to the growth of an agricultural idea that was scientific in its conception.

Great Change Begins

In the latter part of the sixteenth century a great change was taking place in English agriculture. Farming instead of being of the community type was developing into a condition where individual effort was fostered. Later came the Civil War, the war between Cavalier and Round Head. It is a fact that this war did not have much effect on the farming community, but it is mentioned here to fix the period in mind. Most of us remember the period when Charles I. lost his head in more ways than one.

Thus there was in the early part of the seventeenth century a very pronounced surge forward in the interest in agriculture, and consequently in the interest in experimental work relating to it. Attention may be called to the fact that this was probably the first indication of a truly scientific attitude toward the work of agriculture. It is admitted that a study of the History of Agriculture shows us that men had long ago perfected practices, sometimes in a way that we of the present day have not been able to equal. On the other hand the very minute that they attempted an explanation of these practices they became, as one writer said, pagans.

The First Drill Invented

We do not know just when the scientific attitude really began in England, but we do know when the first records appeared. In 1610 we find a discussion on the subject of irrigation, although it dealt only with meadows and pastures. In 1638 treatment of seed before sowing was recommended, treatment which shows that the writer must have studied the question from a scientific standpoint rather than from that of superstitious lore. At the same time he advocated the sowing of wheat in drills instead of broadcast, and the same man invented a drill for this purpose. It is true that previous to 1600 there was no dearth of books on agriculture. Indeed, the people seem to have been as prolific in the way of writing on things agricultural then as now, and the agricultural writers of those days earned distinction in that they produced the man who was first called by the English "Hack Writer." His number became legion. There are two pieces of investigation for the psychologist: first, as to why golf is so provocative to follow-up discussion, and second, why there always seems to be an open season in agricultural writing. It is in the first half of the seventeenth century that we find writers taking what might be called a truly scientific attitude toward the work, and the two instances given are but indicative of a great deal of advanced thought in this field.

Colleges of Experiment

We find writers earnestly advocating that the Government should establish "Colleges of Experiment," and here is one of the reasons given: "Men do not know where to go if they want advice and to obtain reliable seeds and plants." In those days, also, there was advocated a scheme for conveying a knowledge of improvements in agriculture to the farmer of that day, a sort of agricultural extension service, if you please. There was really a wonderful spirit of progress in the agricultural idea in the first half of the seventeenth century, a spirit to which the attitude at the present time is very kindred, ours being really only a repetition of other days and other times. Let us then study the history of that period of progression and see if we can profit by it. It is a stupid man indeed who does not profit by the experience of others.

In that period of progress in agricultural science which has been roughly described as the first half of the seventeenth century, we find conditions militating against any rapid advance in the effect of scientific discoveries upon agricultural practices. One cannot do better than quote a few words from two writers of that time. Said one writer, "Some men object that new seeds will not grow here with us, for our forefathers never used them. To these I reply and ask them how they know? Have they tried? Idleness never wants an excuse; and why might not our forefathers upon the same ground have held their hands in their pockets, and have said, that wheat and barley would not have grown amongst us?"

A Writer's Lament

Another writer presents his tale of woe as follows: "The fourth and last abuse is a calumniating and depraving every new invention; of this most culpable are your mouldy old leavened husbandmen, who themselves and their forefathers have been accustomed to such a course of husbandry as they will practise, and no other; their resolution is so fixed, no issues or events whatsoever shall change them. If their neighbor hath as much corn of one acre as they of two upon the same land, or if another plow the same land for strength and nature with two horses and one man as well as he, and have as good corn, as he hath been used with four horses and two men yet so he will continue. Or if an improvement be discovered to him and all his neighbors, he'll oppose it and degrade it. What forsooth! saith he, who taught you more wit than your forefathers?" It is perhaps preferable to size the situation up in the wise and kindly words of a later agricultural writer who says, "It took a heavy hammer and many blows to drive a nail through the heart of oak." So much for the difficulties in the way of those pioneers in agricultural experiment and extension work. Let us look at the other side of the case.

Much of the delay of progress must be blamed upon the agricultural writers of those days. In the first place, they were too impatient to have their new ideas put into practice by the farmers, and their language was often the cause of the lack of appreciation of which they complain. No farmer of that day would care to be described as a "mouldy old leavened husbandman." One writer even advocates compulsory legislation to force farmers "even like brutes to understand their own good." This language, to say the least, was imprudent, if the writer wished to get results. But that is only one phase of the story. To quote the words of a critic, "Their promises were often exaggerated beyond the bounds of belief."

Bred Distrust of Science

The writers of that day are justly charged with the guilt of retarding agricultural progress because they made such sweeping claims that in the mind of the practical farmer they bred distrust of all book farmers, no matter whether or no their claims were based upon actual experiment. Let us take an example: A very important crop was introduced into the country, one which had a good deal to do with revolutionizing English agriculture, and here is what an advocate of this crop has to say about it: "It is the only food for cattle, swine and poultry, sovereign for conditioning 'Hunting dogs,' an admirable ingredient for bread, affording 'two very good crops a year,' supplying 'very good ayder' and 'exceeding good oyl'." This crop was turnips, and the date was 1659.

Here is a remedy for trouble among live stock: "Place a piece of fern root under the tongue." About the same time there were writers who advocated the odd special crop or enterprise—Black Foxes, Muskecats, even Elephants were advocated by one writer. Briefly, there appear to have been enough short-circuit scientists, hot-air artists and cranks in the agricultural world of that day to make the practical farmer look askance at what was written about his profession, and the introduction of flax, turnips and clover, coupled with new advances in agricultural practices, failed in what they might have accomplished because of those very people, who claimed they were trying to serve the needs of the agriculturists of that day.

Pioneers Unpractical Men

There was another reason why, despite the awakened spirit of the time, scientific agriculture was slow in receiving recognition. The pioneers in scientific work were unpractical sort of men, and the people of that day hesitated to follow these preachers that failed in practice. Tusser, who wrote many a line about thrift was himself never thrifty. Gabriel

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The Provincial Secretary's Page

Information For Officers and Members.

OFFICIAL CIRCULAR NO. 13

"Our U. F. A. Newspaper"

To Officers and Members:—

Before the United Farmers of Alberta was organized the societies out of which it grew had a paper of their own called "The Great West", published in Edmonton. This was absorbed on the formation of the United Farmers of Alberta into "The Grain Growers' Guide" which became the official organ. Members of the U. F. A. however, have always felt the need for a paper to serve the organization exclusively. They now have such a paper. It is up to every member to help it along. "The U. F. A." will yield ample returns on the time, interest and energy put forth by our members by increasing its usefulness to the organized farmers of Alberta.

In the holding of old members and securing new members "The U. F. A." can do a great work. Twice every month with its news of what the organization is doing, its articles from leaders of the organization and public men and experts on various questions in which our members are interested, it is going forth over 21,000 copies strong. Our members should strive to place "The U. F. A." in every farm home in Alberta. If you cannot get a man to join your Local, perhaps he will take the paper (subscription price $1.00 per annum), and twice every month it will seek to arouse his interest and invite him to join with his fellow farmers in the great organized farmers' movement. Any member who is not receiving "The U. F. A." regularly should at once get into touch with the Secretary of his Local.

Subject to No Outside Influences

Locals are urged to remember that "The U. F. A." is their own paper. It is entirely within their own control as members of the organization. It can be made a great force in the cause of education and in championing the interests of the people on the land.

"The U. F. A." is different from the great majority of papers by reason of the fact that it is not being run to make money. Its entire purpose is to serve the members of the U. F. A. and to forward the aims and ideals they have at heart. A reasonable volume of advertising from carefully selected advertisers is being carried. No advertiser is allowed to think that he has the slightest right to influence the editorial policy of "The U. F. A." "The U. F. A." however, with its large farmer circulation offers a valuable medium for the advertising of business firms who are selling their goods to members of the U. F. A. The revenue from this advertising enables us to put out a larger paper carrying more information to our members than we would otherwise be able to do. That is practically the only reason why advertising is carried. At the same time it is believed that the value of the paper can be, and is, actually increased by carrying advertisements from reliable business firms who give information in our columns in regard to goods they have to offer.

> Matters formerly dealt with by circular from Central Office to Local Secretaries are now discussed in this department.

How Members Can Help

Members of the U. F. A. have long felt the need of a medium of their own which would enable them to get in touch with U. F. A. members and Locals in other parts of the Province and buy, sell or exchange the things they require or have for sale. In the course of a year they spend a large amount of money for classified advertising in various newspapers and periodicals. Members can, by their active interest and co-operation, make "The U. F. A." easily the most valuable and economical medium for their own advertising. With its circulation confined to the Province of Alberta and almost entirely to farmers, it has no waste circulation for farmers' advertising. "The U. F. A." classified advertising at 3c per word is the most concentrated and economical advertising that our members can secure.

Our members can greatly assist their own newspaper if they will mention it when buying advertised goods, and at all times use the paper themselves for their own advertising and induce their friends to do so as well.

A Large Undertaking

The establishment of a newspaper is no small undertaking. U. F. A. members will not be satisfied with ordinary newspaper standards. Realizing this, those responsible are endeavoring to make it worthy of the organization it has been founded to serve. Unremitting care and attention and unswerving allegiance to the ideals of the U. F. A. on the part of those engaged in the actual work of producing the paper, are necessary if this is to be achieved. Judging by the letters which have been received, "The U. F. A." has exceeded the expectations of most of our members. Improvements which those responsible desire to make can be effected only in so far as the paper has the whole-hearted, intelligent interest and support of the membership.

To repeat the words of President Wood, penned for the first issue: "Everybody must have everybody else's help. Take an interest in it; make a study of it. Advise, criticize, but don't knock. In other words, co-operate constructively.

"It is our child, and surely 37,000 parents can 'bring up' one child."

Yours fraternally,
H. HIGGINBOTHAM,
Provincial Secretary.

CRAIGMYLE DISTRICT CONVENTION

The first annual convention of the Craigmyle District U. F. A. Association will be held in the Patricia Hall, Hanna, commencing at 1 o'clock on November 29th, 1922. One of the important questions coming before the convention will be the financing of the association, as the present fee of 10 cents per member is insufficient.

OFFICIAL CIRCULAR NO. 11

Resolutions for Annual Convention

To Officers and Members:—

Locals are hereby reminded of the resolution passed by the last Annual Convention which directs that resolutions from Locals shall not be sent direct to the Annual Convention, but must be forwarded through one of the Constituency or District organizations.

It was felt by the majority of delegates at the last Annual Convention that this was the only method by which the enormous number of resolutions coming to the Annual Convention could be reduced to a basis where they could be dealt with. According to the resolution of the last Annual Convention dealing with this subject, any resolution to come before the Annual Convention must have first been passed by:

1. U. F. A. Local District Association.
2. Provincial Constituency Association.
3. Federal Constituency Association.
4. The Board of Directors of the U.F.A.

or be introduced by a motion on the floor of the Convention.

The resolution on this subject passed at the last Annual Convention is as follows:

"Whereas the number of resolutions received for the Annual Convention is continually increasing, and

"Whereas there is not sufficient time to consider them all and much dissatisfaction is caused thereby;

"Therefore be it resolved that in future all resolutions that are to be considered by the Annual Convention shall first be passed by either the Federal District Association, the Provincial Constituency Association, Local District Association, or by the Board of Directors of the U.F.A., having due regard to Section 5, Clauses 5 and 6 of the Constitution.

"And further, that the main subjects for consideration by the convention, such as grain marketing, finance, paper or education, be advertised to all Locals prior to the convention."

Locals are therefore notified not to send resolutions for the Annual Convention direct to Central Office, except for consideration of the Board of Directors with a view of having the matter brought before the Convention by Resolution of the Central Board.

Yours fraternally,
H. HIGGINBOTHAM,
Provincial Secretary.

NO FREE FREIGHT FOR FEED

A statement has been received from Hon. Geo. Headley, Minister of Agriculture, that free transportation of feed for stock will not be granted during the coming winter. Mr. Headley writes that the matter has been taken up with both the Dominion Government and the railways, and neither are prepared to co-operate with the Provincial Government along these lines. The decision had been reached that no assistance could be given.

This statement was given in reply to an inquiry from a member of the U.F.A. forwarded by Central Office to the Department of Agriculture at Edmonton.

MEMBERSHIP CONTEST

At the last meeting of the Wetaskiwin Local a membership drive was planned which it is believed will place the Local's membership standing higher than ever before. Captains were elected by the

(Continued on Page 15).

National Land Settlement Plan

THE Western Canada Colonization Association, in close co-operation with the Federal and Imperial Governments and the Canadian railways, has worked out a well-matured settlement policy, which is to be put into effect forthwith—a policy which carries the backing and co-ordinates the colonization activities of these Governments and railways, and of other immigration agencies.

The plan is the joint product of the best available sources of information on the subject. It represents more than a year of continuous investigation, to which the foremost colonization experts of Canada, Great Britain, and the United States have contributed the knowledge born of experience.

In extensive conferences at Ottawa, leading up to the present announcement, the Prime Minister, Honorable W. L. Mackenzie King, the Minister of Immigration, Honorable Charles Stewart, and the Immigration Committee of the Cabinet, including Senator Lougheed, Senator Bostock and Honorable T. A. Low, have all participated. As Minister of the Interior and of Immigration, Mr. Stewart has, of course, taken a leading part in the laying down of the principles underlying the colonization policy, now given to the public.

The negotiations with the Imperial Government, the Dominion Government, the Canadian Railways and other organizations, have been carried to success under the leadership of Mr. M. A. Brown, Vice-President, and Mr. F. D. L. Smith, Director and Secretary-Treasurer of the Western Canada Colonization Association.

The full amount of working capital originally contemplated by the Colonization Association, viz., $1,500,000, has been oversubscribed.

It is estimated that the working out of the plan will involve the expenditure by the Canada Colonization Association alone of $30,000,000 to $40,000,000, within the next five or ten years. The major portion of this fund will be available from commissions earned on the sale of privately-owned lands.

It is calculated that a minimum of ten million acres of vacant land will be settled within the next five to ten years.

The activities of the Colonization Association are to extend beyond the three prairie provinces originally included, so as to embrace every province of the Dominion.

The organization will function under a Board of Directors thoroughly national in character. Land in the Western Provinces is to be sold on a 25-year payment basis, and in the Eastern Provinces on terms which will be governed by local conditions and other considerations. Canadian land agents, all over the country, will be employed in showing lands to prospective settlers and in closing or assisting to close sales. By the time the snow flies several hundred American land agents will be engaged in drumming up settlers for the Western Provinces.

The Canadian immigration machinery in the British Isles, and other European countries, will be greatly expanded and gingered up, so as to obtain a largely-increased share of British and other European agriculturists suitable for settlement in this country.

The Canada Colonization Association, the Canadian Government, and the British Government will jointly finance a national welfare organization, embracing local community clubs, to care for incoming settlers.

Sir John Willison has been appointed President of the Association. Mr. Howard Everett, for many years President of the Lake Land and Development Company, which has colonized over a million acres in Western Canada, is to be the Western General Manager. Dr. George C. Creelman, for seventeen years President of the Ontario Agricultural College at Guelph, and later Agent General for Ontario in London, is to have supervision over all operations in the Eastern Provinces.

PLAN OF CO-ORDINATION

CANADA COLONIZATION ASSOCIATION	IMPERIAL GOVERNMENT	DOMINION GOVERNMENT	PROVINCIAL GOVERNMENTS	CANADIAN RAILWAYS
SUBSCRIBERS DIRECTORS OFFICERS	**OVERSEA SETTLEMENT BOARD**	**MINISTER AND DEPARTMENT OF IMMIGRATION**	**MINISTER AND DEPARTMENT OF AGRICULTURE**	**PRESIDENTS AND DEPARTMENTS OF COLONIZATION**
List and import land in approved districts. Sell land on 25-year payment plan. Assist Governments in originating and selecting settlers. Care for settlers en route. Direct settlers in the purchase of land. Establish community welfare clubs to befriend settlers from noted. Direct movement of farm labourers to Canada where they can become proprietary farmers. Promote extensive movement of British boys to Canadian farms. Encourage the migration of British women to Canada for employment on farms and in domestic service.	Generally notify the Canada Colonization Association. (a) In caring for British settlers en route Canada. (b) In guiding and directing them in the purchase of horrie, well-situated land. (c) In befriending them through local community clubs until they become firmly established. (d) In such other ways as may be agreed upon between the Overseas Settlement Board and the Canada Colonization Association. (e) In preserving the ownership of the Empire for the Empire, and thus increasing the trade and prestige of the British Commonwealth.	Maintain and extend its agencies in Great Britain, the United States, and other countries, to promote an increasing flow of selected settlers to Canadian farms. Carry on an effective advertising campaign for agricultural settlers in Great Britain, the United States and approved countries. Utilize its agencies to post prospective settlers to 25-year purchase plan and welfare work of the Canada Colonization Association. Use the British and foreign press and governmental literature in giving wide-spread publicity to the Canada Colonization Association and its benevolent activities. Financially assist the Canada Colonization Association to carry on its welfare work throughout the Dominion.	Assist in selecting districts for settlement. Extend expert agricultural advice to settlers, especially during the initial period of their tenure. Aid settlers by scientific soil surveys, thus determining adaptability of particular lands to various crops. Utilize their Agents-General in Great Britain in helping to select the right kind of settlers for the various provinces. Furnish the Canada Colonization Association with literature describing the special agricultural attractions of respective provinces.	Co-ordinate their immigration activities with those of the Canada Colonization Association. Provide special transportation rates for settlers. Reduce freight charges on settlers' effects. Establish special rates for colonization agents. Participate in the management of the Canada Colonization Association by appointing representatives to the Board of Directors.

Owners of unoccupied land in the Western Provinces are requested to communicate immediately with the Association at the Bank of Hamilton Building, Winnipeg.

THE CANADA COLONIZATION ASSOCIATION

To Make Good Bread

The First Step is to Get The Best Yeast

Practically all the prize-winners in the bread classes at the last three Edmonton Exhibitions used White Star Yeast in making their exhibits.

Or, to put it the other way, those exhibitors of bread and rolls who used White Star Yeast took practically all the prizes, including every first prize; the prizes won with other makes of yeast during the three years being almost negligible.

This fact affords sufficient indication as to the yeast to use.

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or no charge if not satisfied. You can learn the Waltz, Two - Step, One - Step, Fox - Trot, how to lead your partner, how to follow your partner, and general instructions on ballroom etiquette, at home by our new method, for no charge. Write at once for particulars of our special offer.

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The U.F.W.A. and Juniors

WHAT ARE YOUR MARKETING PROBLEMS?

At the last Annual Convention the marketing of our farm products was discussed at great length, with what result remains to be seen.

As convenor of the Marketing Committee I shall be very glad to hear from any of the Locals about some of the problems with which they are confronted in disposing of their butter, eggs and poultry; and if in any way I can help by gaining information, and sending it to the members, I am entirely at their service and ready to do all I possibly can to help forward the better marketing of our farm products.

If I can gain some knowledge of the actual conditions in different localities, I may be able to help others. In the exchange of ideas there is often found a solution to many difficulties. It is only through co-operation we can solve our problems, in marketing as in everything else.

L. LOUISE SCHOLEFIELD,
Crossfield,
Convenor of the Marketing Committee.

A LETTER TO U. F. W. A. SECRETARIES:

Dear Friends:—

I should like to bring to your attention a very important matter—that of reports to Central Office. This summer the number of reports has fallen off, and this is a matter of regret to us. In the first place we want to hear from you. We want to know how your Local is getting along. If you are in difficulty, we want to help you. In the second place we want to publish periodically accounts of the work of our Locals in "The U. F. A.", as well as to send individual reports from the Locals to the Grain Growers' Guide, the Western Farmer, and the Edmonton Journal. Farm women who have not joined the association get acquainted with it in this way, and suggestions and inspiration are given to Locals that may be getting discouraged. Even if the Local is not doing much more than hold its regular meetings, we are glad to know what sort of attendance you had and what you discussed at the meeting.

If you can write us every month we shall be very glad, but we hope that you will at least let us hear from you every three months.

A report sounds like a formidable undertaking to a busy person, but all we want is just a newsy letter telling all about your Local. We will arrange the material you send us in a suitable form for publication.

Please let us hear from you.

Sincerely yours,
J. B. KIDD,
Provincial Secretary U. F. W. A.

START A JUNIOR DRIVE

In the last issue of "The U. F. A.", on the women's page, appeared an article entitled "Local Membership Drives", by Miss J. B. Kidd.

Membership drives seem to be claiming a great deal of attention among our senior members, and it is hoped that great strides will be made toward increasing the membership throughout the Province, to include the great majority of farm people.

But are we, the Junior members, going to stand back and watch others in their struggle, and ultimate success? Not a bit of it! I am sure we are just as proud of our clubs as any other part of the great farmers' organization, and just as anxious to add still more to our membership list.

Begin today preparing for a membership drive, which will enlist every young person in the community. Divide your Club in two groups, assigning each group a color—red and blue for instance. Each side is to set out with the purpose of gaining the largest number of members for her side. A certain length of time should be allotted, say one or two months, and at some specially called meeting, at the close of this time, the leader of each group will report on his or her success. It will be much more interesting to the members, if you keep secret the number of new members you are receiving, until the appointed day for the meeting. Central Office would be pleased, however, to hear from the leaders from time to time, as to how you are getting along.

At the expiration of the time allotted a banquet should be prepared by the losing side for the winning side. A number of short addresses of congratulation should be extended to the winning side, and a real jolly time held. I would also suggest that two members be chosen to give a short address of welcome to the new members.

A number of our Locals have already carried on these membership drives, and have become very enthusiastic about them. So why not you?

Central Office will upon request furnish all Locals with literature which will be found helpful in approaching prospective members.

EVA M. PEEL,
Junior Branch Secretary.

PREPARE FOR ANNUAL CONVENTION

Now is the time to plan for the Annual Convention. Each Local ought to send its full quota of delegates. In most communities it is necessary to make provision for the expenses of the delegate, since few of the Local treasuries are in a sufficiently prosperous condition to meet this expense unaided. But if the Local begins early to provide a fund for this purpose, there will be no question, when Convention time comes, as to whether the Local can afford to send a delegate or not, for the money will be already in the treasury.

J. B. K.

COMMUNITY OF INTERESTS

Mrs. L. Y. McKinney who contributed an article on "Community of Interests" to "The U. F. A." of June 15th date, writes that she has received numerous inquiries in regard to this subject.

Mrs. McKinney states that she will be glad to answer any questions which may be submitted to her or to clear up any obscure points if members will write to her. Her address is 2030 Rose Street, Regina, Saskatchewan.

THE TIME TO ORGANIZE

"The time to educate, and the time to organize, is not when the heat of battle is upon us, when the call for an election has gone forth, but in the quiet days between the end of one battle and the beginning of another."—Mrs. Parlby on "Woman's Place in Public Life", in the Alberta Labor Annual.

HISTORY OF AGRICULTURE

(Continued from Page 5)

Platten, who advocated seed-treatment and improved corn planting, died from want. Coming to a later day, there might be mentioned as further horrid examples the cases, among others, of Arthur Young, who failed twice as a farmer before he began his important agricultural survey, and Bakewell, the pioneer in our improved breeding practices, who was looked upon at one time as a failure in farming. Donaldson, the author of the first Scottish agricultural treatise, admits that he failed as a farmer before he took to writing of things agricultural. He says he was informed there was money in it. Still some misguided individuals say the Scot lacks a sense of humor.

To sum up, then, we find that the removal of restrictions inflicted by the manorial system may be regarded as indirectly the cause of the birth of the new spirit in English agriculture. Contributary causes are to be found in changes in market conditions and the introduction of new crops. Progress of the scientific idea was, however, lamentably slow and in this chapter an attempt has been made to give the reasons:

(a) The conservatism of the English farmer of that day.

(b) The reactionary effect of too much undigested agricultural information.

(c) The impossibility of recognising in that day that a scientist might be worthy of recognition, even if he were not a successful agriculturist.

A very good summing up of the effect of the scientific idea in agriculture is given by one historian as follows: "Technical improvements in farming had been tested which promised to supply the new demand for bread and meat, if only free play were allowed to the modern methods of production. It was from this point of view that agricultural experts, almost to a man, were unanimous in requiring the removal of mediaeval obstacles to progress, and the addition of every possible here to the cultivated area. As open-field arable farms were broken up, as pasture-commons were divided, as wastes were brought into cultivation, the face of the country altered."

An interesting comparison might be made with conditions of the half century under discussion with our own time, but that would fit in better at another time and in another place.

[It is significant that in the address following the conferring of the honorary degree upon Baron Byng at the University of Alberta, the Governor General spoke of educational progress in a general way, but indicated that he considered the great impetus came following 1900. The first part of this chapter was written before the Governor's speech was delivered, but it seems an interesting indication that educational progress and agricultural progress may be looked for at the same period.—E.A.H.]

BILLION DOLLARS OF CO-OPERATIVE SALES.

During 1931 various co-operative agencies in the United States engaged in the marketing of farm products had a sales total of over 900 million dollars, and it is expected that the 1932 sales will reach a billion dollars.

These co-operative agencies include the U.S. Grain Growers, Inc., with 18,000 members, who expect to market 125 million bushels of wheat; the National Livestock Producers' Association; the Federated Fruit Growers, a sales agency owned and controlled by growers; wool pooling agencies which marketed more than 22 million pounds of wool last year; the Burley Growers' Tobacco Association, which now markets eighty per cent of Kentucky's annual yield of tobacco; and dairy and other growers' co-operative associations.

WHY TAKE 6c. LESS FOR YOUR CREAM?

Cream producers will reap a big benefit financially if they will keep their cream in good condition before shipping. They should keep these Golden Rules in mind:

1. Separate immediately after milking.
2. Cool cream right after separating.
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Observance of these rules will enable you to get the highest grade for your cream and therefore the utmost profit out of dairy farming.

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The Sessional Indemnity

Communications and Some Additional Information

"The U. F. A." has received from Mr. A. C. Johnstone, President of the Lacombe U. F. A. Provincial Constituency Association, with a request for publication, an outline of the action taken by the constituency board in the matter of the sessional indemnity. The board despatched to each divisional director to be dealt with by each Local, a copy of a resolution originally adopted by the Eclipse Local. Mr. Johnstone's request was made in behalf of the board. The resolution read as follows:

"Whereas an indemnity of $250 was voted to each of the members of the Legislature for the special session recently held;

"And whereas the present Government was elected with the distinct understanding that the most rigid economy consistent with efficiency would be encouraged in all its undertakings;

"And whereas it continues to be necessary for the Government to borrow money in liquidating its surplus expenditures;

"And whereas, by such action, as first mentioned, the Government has neglected itself and the members of the U.F.A. to the most humiliating criticism;

"Therefore, we consider that each member who voted for the attachment to the Indemnity Bill committed a breach of the confidence generally reposed in them, and we hereby resolve that each member of the Government should return to the Provincial Treasurer at the earliest convenience, all of the said indemnity of at least one hundred and fifty dollars of it.

"And further, be it resolved that a copy of this resolution be sent to the Local member and to each Local of the U.F.A. in the Lacombe constituency."

It is stated that directors' reports endorsed the resolution, that Hon. Irene Parlby, the member for the constituency, was kept informed of all proceedings from the beginning. In returning the sum of $250 to the treasury, Mrs. Parlby stated that she took this course in view of the fact that close co-operation between electors and their representatives is one of the fundamentals of the U. F. A. movement.

The Victoria Board

A meeting of the board of the Victoria U. F. A. Provincial Political Association was held in Lamont on September 9th, for the purpose of discussing with the sitting member, Wm. Fetlun, M.L.A., the justness or otherwise of the special sessional indemnity.

A number of resolutions from Locals, expressing their views of the question, were before the board, also several of the Locals were represented by delegates, who presented the views of their Locals.

The question of sessional indemnity was discussed from many different angles. During the discussion, Mr. Luman, the president, pointed out that, in the effort to secure justice for the people, it was necessary to avoid doing an injustice to the members of the Legislature.

From the evidence before the board, the following conclusions were arrived at:

1. That the public is not fully conversant with all the conditions involved, and that its viewpoint is distorted by the adverse criticism of those who are opposed to the U.F.A. Government.

2. That, merely the attendance during the sitting of the session is not the only demand on the time and expense of the Legislative members, but that this position involves many other demands on their time and expense, in the fulfilling of their duties to the public.

3. That, in so far as the sitting member for Victoria was concerned, there was no desire on his part to take advantage of his position to get more of the people's money than he was entitled to. Mr. Fetlun admitted that in his own case he believed that the indemnity voted was excessive to the extent of probably $100, but, there were other members who had a very much greater travelling expense than he had, and that in fixing the indemnity all the members had to be considered.

4. That the present system of indemnifying the members is not just and should be amended, so as to make an allowance for attendance during the session, with the addition of a mileage rate for travelling expenses.

5. That, so far, there has been nothing debated to reflect on the integrity of the U.F.A. members as to prove that they have forfeited the confidence of the public.

Mr. Wm. Fetlun, M.L.A., also gave a written pledge that if a majority of the Locals in the Province decided that the sessional indemnity voted for the special session in July, was excessive, he would refund whatever excess amount was decided upon even though it should be the full $250. He also stated that it was his desire to place the interests of the people before his own personal interests, and that if a bill was introduced at the next session of the Legislature to reduce the sessional indemnity of that session, by the amount of excess paid in July, he would support it.

Since the last issue went to press "The U. F. A." has also received copies of resolutions from the East Springs and Millet Locals, expressing disapproval of the indemnity paid last session. The resolutions are almost precisely similar in form to several which have already been published.

In Previous Sessions

In response to requests for information as to the amount of indemnity paid in respect to previous sessions of the Alberta Legislature, a statement is given below covering the whole period since the formation of the Province. Previous to 1922, in the event of two sessions being held in a single year, the full amount of the usual indemnity was paid for each session. Two sessions were held in 1910 and two in 1912. The average per diem indemnity, for days during which the Legislature was actually in session, was $36.36 in 1910; in 1913 it was $33.87; and in respect to the sessions held this year it has been $48.98. In eight previous sessions of the Alberta Legislature the amount received by members in respect to each day's attendance has been [illegible] than the amount received for the special session in July of this year.

The statement follows:

Date of Session	Actual days sitting	Indemnity	Av'ge am'nt per day
1908—			
Mar. 23 to May 9	38	$1000	$27.77
1912—			
Jan. 24 to Mar. 15	35	1000	28.57
1916—			
Jan. 14 to Mar. 5	35	1000	28.57
1918—			
Jan. 15 to Feb. 23	29	1000	32.82
1919 (1st session)—			
Feb. 19 to May 24	29	1000	34.48
Adj. f'm Mar. 19 to May 26 (But 1 day, on May 24)			
1919 (2nd session)			
Nov. 19 to Dec. 16	26	1000	38.46
Totals for 1919	55	2000	36.36
1911-1912—			
Nov. 13 to Feb. 16, adj. Dec. 20 to Jan. 22, 1912	34	1500	44.12
1913 (1st session)—			
Feb. 11 to Mar. 25	36	1500	33.17

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Good heavy weight
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Heavy weight, all sizes.
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MEN'S MACKINAW COATS
All Pure Wool.
Reg. $14.00 values
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Reg. $10.00 values.
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BOYS' ALL WOOL SWEATER COATS
Reg. $4.00 values
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LADIES SWEATER COATS
All Wool.
Special $3.95

BOYS' and GIRLS' ALL SOLID LEATHER SHOES
Reg. $4.50 values.
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Reg. 75c values.
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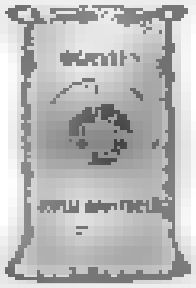

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Colonization Plan and the Government

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OCTOBER 2nd to 9th

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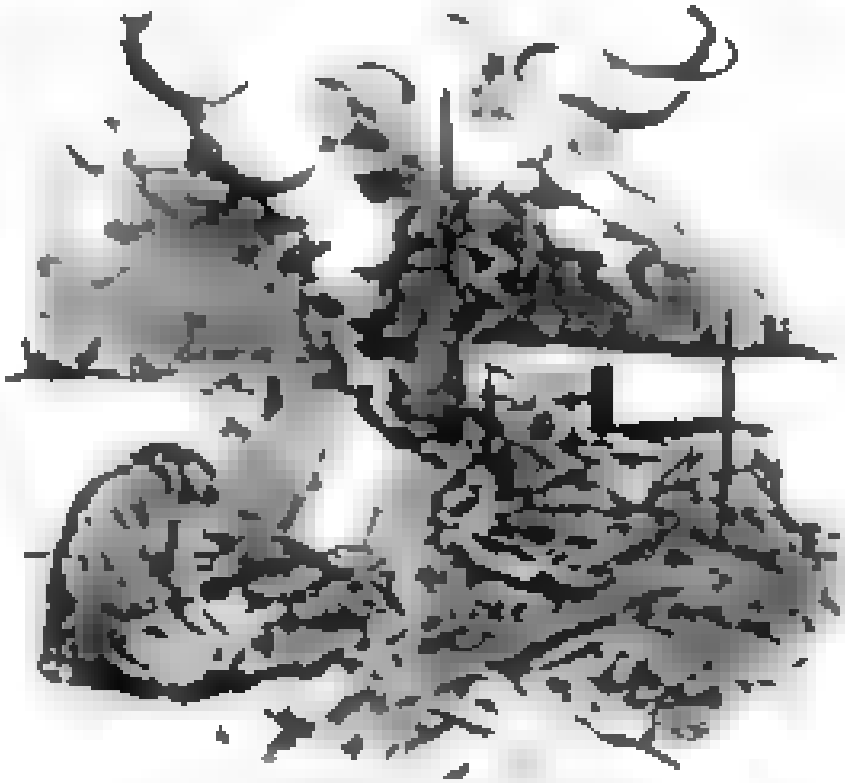
WHY?



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WHY?

THE REAL COST OF TAKING A CHANCE

BECAUSE:

One loss by FIRE in Alberta during 1931 was [illegible]

FIRE caused the deaths of six men, two women and fifteen children

And still more severely wounded

FIRE losses are paid by the people

Insurance companies merely collect and distribute the FIRE tax

FIRE produces idleness due to frequent rate of employment

FIRE has added to high cost of living

Two thirds of FIRES are preventable

Excessive FIRE WASTE is CRIMINAL NEGLIGENCE

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TAKE no chances—"CLEAN UP"

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Fire Commissioner

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BLUE BIRD SONG SHOP

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RICHARD ANDERSON

Labor Year Book is a Notable Production

[illegible]

[illegible] Fed[illegible] subject in

Conventions in the Constituencies

The Oldsbury U. F. A. Provincial Convention [illegible] will meet in annual convention at Arcola [illegible] on November [illegible]

The Alder U. F. A. Provincial convention [illegible] convention [illegible] Agricultural [illegible] p.m. The [illegible] the same place at [illegible]

The annual convention of the [illegible] U. F. A. [illegible] will be held [illegible] Agricultural [illegible] Avenue [illegible] second day [illegible] U. F. A. [illegible] entitled to take part in the proceedings.

A [illegible] annual convention of the [illegible] U. F. A. [illegible] W. A. Provincial [illegible] in [illegible] coming [illegible] convention.

[illegible] U. F. A. [illegible] the [illegible] U. F. A. [illegible] the [illegible] Mr. Rogers [illegible] Mr. [illegible] Mr. [illegible] Mr. [illegible] Mr. [illegible] Mr. [illegible] Mr. Hodgson [illegible]

DISTRICT CONTEST

(Continued from Page 6)

[illegible] Schools with [illegible] the young [illegible] and [illegible] all will [illegible]

DISTRICT CONVENTION

The [illegible] Montana District U. F. A. [illegible] Bow Valley on [illegible] day [illegible]

THE COMMONWEALTH BANK OF AUSTRALIA

(Continued from Page 1)

arrangements [illegible] countries [illegible] and [illegible] the bank [illegible] the only fees [illegible] out of pocket expenses such as cost of registering and search fees. Advances are also made to producers against wool, tobacco and other primary produce.

Continued on next page

Apples! Apples!

We can save you money on your Fall and Winter Apples. And are now in a position to ship the following varieties:—

Wealthy, No. 1 grade	$1.75
Wealthy, No. [illegible] grade	1.60
Wealthy, [illegible] crates	1.35
[illegible] in crates	1.25
Hyslop Crabapples	1.75
McIntosh, No. 1 grade	2.50
McIntosh, No. 2 grade	2.25
McIntosh, [illegible] crates	1.90

All the above prices are F.O.B. Calgary

[illegible] Write for Our Price List. It Will Pay You.

Western Canada Fruit Distributors

112 7TH AVENUE WEST CALGARY ALTA.

Phone M. [illegible]

Have you any money owing to you?

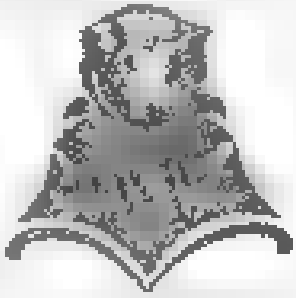
COLLECTION [illegible] farmers from out of town [illegible] prepared to render our farmer customers [illegible] our manager who owes you money and where he is and we will [illegible] after he collects it for you.

THE ROYAL BANK OF CANADA

Forty-One Branches in Alberta

Ad

Edmonton Calgary Winnipeg South St. Paul Chicago



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Livestock Commission Brokers

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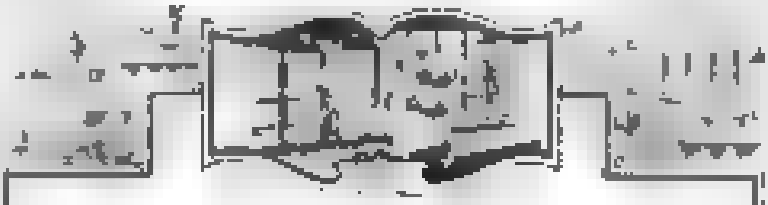
Our Long Experience in Handling Live Stock is Your Assurance for Highest Prices and Quick Returns

Office Phones: [illegible]

Night Phones: [illegible]

LEE WILLIAMS, Mgr.

W. L. KING, Accountant



BRINGS THE FARM TO TOWN

[illegible] what the weather is like [illegible] through the mails you can also contact [illegible] at the

LONG DISTANCE TELEPHONE

[illegible] the magic cards on the wall you are in touch [illegible] distances are covered over the [illegible] of the Provinces

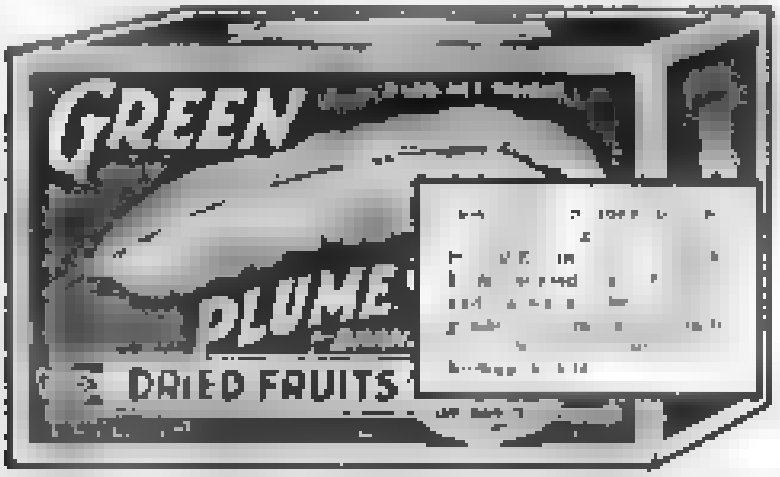
[illegible] their stores and markets are [illegible] eager to answer [illegible] also supply you [illegible]

[illegible] neighbors on the [illegible] Long Distance

[illegible] at least half a dozen of a [illegible] in a three-minute talk

THE SERVICE IS YOURS—
ARE YOU MAKING FULL USE OF IT?

ALBERTA GOVERNMENT TELEPHONES
THE SILENT PARTNER



[illegible]

Board of Directors, Alberta, August 3rd, 1930

A. F. MOORE,
[illegible] Director, Alberta,
Secretary for the Association.

The result of the first day's sports [illegible]

Financing Wheat Board

[illegible] Bank [illegible]

[illegible] Bank [illegible]

Final Meeting [illegible]

[illegible] Bank [illegible]

[illegible] money and assets in the hands of the Treasurer of the Company

wealth or in the redemption of the debentures or stock issued by the bank. It is also provided by the act that if the Redemption Fund exceeds the amount of debentures and stock in circulation the excess may be used for the purposes of the redemption of any Commonwealth debts or State debts taken over by the Commonwealth. No payment from the Redemption Fund has, however, been called for, and on December 31, 1921, the Bank Reserve Fund and the Redemption Fund each stood at £1,896,963.

Besides the Commonwealth Bank there are eighteen other cheque paying banks in Australia.

Issues All Paper Money

The paper money in use in Australia is issued by the Note Issue Department of the Commonwealth Bank. Prior to 1910 the Australian banks and also the various States included in the Commonwealth had the power to issue paper currency. Under the Commonwealth Notes Act which was proclaimed 1st November, 1910, the Commonwealth Treasurer was empowered to issue notes which should be legal tender throughout the Commonwealth and redeemable at the seat of federal government. The act directed the Treasurer to hold a reserve of gold coin amounting to not less than one-fourth of the amount of Australian notes issued up to seven million pounds, and an amount of gold coin equal to all Australian notes issued in excess of seven million pounds.

The same act prohibited the circulation of notes issued by a State six months after the commencement of the act, and State notes then ceased to be legal tender. At the same time an act was passed imposing a tax of ten per cent. per annum upon all bank notes issued or reissued by any bank in the Commonwealth after the commencement of that act and not redeemed. This soon resulted in bank notes being withdrawn from circulation with the exception of a small amount. The Commonwealth Bank of Australia was by its Act of Incorporation expressly forbidden to issue notes.

In this way the Commonwealth Government practically took over the sole right to issue paper currency in Australia, and the right was exercised until December 14, 1920, when an amendment to the Australian Notes Act came into force under which the note issue was handed over by the Treasurer to the Note Issue Department of the Commonwealth Bank. This act requires not less than one-quarter of the amount of notes outstanding to be held in gold coin or bullion and the remainder or any part thereof: (a) on deposit with any other bank, (b) in securities of the United Kingdom or of the Commonwealth or of a State, (c) in trade bills with a currency of not more than 120 days.

The amount of Commonwealth notes outstanding at December 31, 1921, was £55,648,571, 10s., against which there was a gold reserve of £23,320,197, 10s., or 41.88 per cent.

No Profits From Note Issue

The Commonwealth Bank derives no profit from the note issue, the Note Issue Department being required to pay interest according to the amount of notes in circulation to the Commonwealth Treasury.

For the fiscal year ended June 30, 1922, the receipts of the Commonwealth Government from profits on Australian note issue, according to the budget speech of the Treasurer, were approximately £1,261,482.

Have you ever tried this?

Cleaning out the crank case of your Automobile or Tractor and then refilling with a high grade oil such as

MONOGRAM

Get some Extra Heavy right now and try it in your Tractor. You will find it the most economical and efficient oil to use. Ask your dealer or write Dept. B,

MOTOR CAR SUPPLY CO. OF CANADA LTD.

CALGARY EDMONTON

TRY OUR FRENCH DYEING

The Largest Dyeing and Cleaning Works in Western Canada.

We Clean Everything

We will be pleased to Mail you a Price List

Trudeau's Cleaning & Dye Works, Regd.

10650 103rd Street, Edmonton, Alta.

Gasoline Lamps

We carry all makes of Lamps and Lanterns.

Try Us for Mantles and Repair Work.

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BOARD OF GRAIN COMMISSIONERS FOR CANADA.

IMPORTANT NOTICE

FARMERS AND OTHER SHIPPERS OF GRAIN

desiring information as to whether the parties to whom they intend delivering their grain have applied for a license and furnished a bond or not, or any other information, are requested to inquire by wire or mail from the Board of Grain Commissioners for Canada at Fort William, Ontario.

All inquiries will be given prompt attention and fullest information available will be furnished.

By ORDER OF THE BOARD

Fort William, Ont.
Sept. 26th, 1922.

E. Etherington,
Secretary.

BUTTER & EGGS POULTRY

We pay cash for them. Good demand and good prices for high grade dairy. We loan coops to ship us poultry.

Ship us your fresh killed hogs and veal. We get you best prices.

Alberta Produce Co. Ltd.
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Edmonton Tannery
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Robes, Buckskin, Lace Leather, Harness Leather, Rawhide Leather, Rawhide Hallers

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The dances Fox Trot, One-Step, Two-Step, Waltz and latest "Bunny Hatchery" in your own home by the

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Write for special terms, full information and free offer.

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Electricity for every Farm

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Separators—Steam Engines
Road Building Machinery
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APPLES, Royal Gravenstein (unwrapped), per case $1.75

(Cases make a shipment by freight.

GRAPES, Ontario, per basket, shipped express 0.75

Above prices f.o.b. Calgary.

Write for our complete Grocery List. All prices on groceries delivered at-point your station.

Raise U.S. Duties on Farm Products

The new United States tariff bill, signed by President Harding on September 21st, gives wide powers to the President to declare the valuation basis of imported goods.

The duty on wheat is set at 30 cents a bushel, on wheat flour 75 cents per 100 pounds; on barley, 30 cents a bushel; on oats, rye and corn, 15 cents a bushel; on horses and mules, up to $150 in value, $50 per head; over $150 in value, 20 per cent; on cattle, 1½ cents up to 700 pounds, and 2 cents above that; on hogs, ½ cent a pound. Cattle for breeding purposes are free. Butter is dutiable at 5 cents a pound; cheese, 5 cents a pound; eggs, 5 cents a dozen. The tariff on wool is 31 cents a pound of scoured content; on woollen cloth and blankets from 18 cents a pound to 65 cents a pound. On the free list are agricultural implements (except cream separators), timber, coal, iron ore, leather, bricks, portland cement, crude petroleum, fuel oils, asphalt and bitumen, copper ore, gold and silver bullion. Manufactured goods, such as cutlery, automobiles, bicycles, shotguns, etc., are to have a duty of from 25 to 55 per cent.

Coming into effect as it does, at a time when the United States public are suffering from high taxes, high cost of living, and unemployment, it is predicted in some quarters that this high tariff will produce a similar political upheaval to that which followed the Payne-Aldrich tariff law in 1909. At the elections following the passage of that tariff the Democrats secured control of the House, and put into force the moderate tariff, which remained in effect until the passing of the recent emergency bill.

Of No Benefit to Farmer.

Commenting on the new tariff the "Dearborn Independent" says:—

"The attempt to make the farmer believe his produce can be increased in price by any tariff on competing imported products is so shallow it is strange it is persisted in. Still, it must have some effect. Agriculture produces in excess of home consumption, hence is dependent on the foreign markets for a price. For this reason no tariff can increase the price of farm products here. The American farmer has the same competition under protection as under any other system. What he needs is a removal of the handicaps of high prices for the things needed in his business."

WHEAT EXPORTS TO UNITED STATES

According to the "Commercial Intelligence Journal," issued by the Department of Trade and Commerce, Ottawa, Canada exported 41,252,219 bushels of wheat to the United States in 1922, the total value of the wheat being $46,146,297. In 1921, when the United States Emergency tariff came into effect, the Canadian export of wheat fell to 11,022,241 bushels valued at $12,469,255.

NO MORATORIUM IN ALBERTA.

The Alberta Government does not contemplate putting into effect a moratorium, which the Saskatchewan and Manitoba Governments are considering, according to a statement made recently by Attorney-General Brownlee. This, he said, would be done only as a last resort, and the farmers themselves apparently did not wish for it. Some of the southern farmers, Mr. Brownlee added, wished to have the relief provisions now in force in Southern Alberta extended over the whole Province. This could not be considered, of course, until the Legislature met, but in the meantime it would be possible for Government officials to act as intermediaries between debtors and creditors, endeavoring to obtain satisfactory adjustments and to prevent litigation.

RE-OPENING OF SCHOOLS OF AGRICULTURE

Four schools of agriculture, at Olds, Claresholm, Vermilion and Raymond, will be conducted during the coming fall and winter season, according to an announcement made by the Alberta Department of Agriculture. The term will open on October 23rd, the courses are free, and are available for persons over 16 years of age.

Courses in both agriculture and household economics are given at the schools, and while both of these are complete in themselves, they form the basis for advanced training in the University of Alberta. The first year of the agricultural course includes instruction in animal husbandry, botany, chemistry, English, entomology, farm management, farm husbandry, horticulture, irrigation, stock judging, mathematics, physical culture, poultry and veterinary science, while in the second year horticulture, civics, dairying and rural economics and soils are added. The course in household economics includes instruction in the first year in cooking, chemistry, English, foods, sewing, horticulture, household administration, laundry, mathematics, physical culture, poultry, sanitation, sewing and textiles. In the second year astronomy, cooking and design, dairying and dietetics are added.

HAIL INSURANCE ASSESSMENTS.

Five per cent was the rate of assessment for hail insurance for all the land insured under Province of Alberta for 1922, at a meeting held in Calgary. The amount of premium collected in 1922 was not quite as great as previous years, but adding the loss ratio to the Hail Insurance Act has kept it operating without any charge to the taxpayers, and has contributed to sums used and a large surplus remains. In addition, the Province has established a reserve fund of approximately half a million dollars.

URGES EARLY ACTION ON WHEAT BOARD

In a letter received from Chas. R. Hoyles, Deloraine, the writer expresses the hope that the farmers' representatives "will take further and more effective action" with regard to the Wheat Board.

With reference to resolution in the last issue, Mr. Hoyles says: "No, let it now stick in the Shield. A change in organization will bring help. We must look more closely, to see what our representatives are doing. Our provincial men from doing the wrong thing, and keeping them keep to the true principles of the organization." Mr. Hoyles concludes the letter by stating he endorsed the resolution as coming in the united representatives.

THE CREAMERY LEVY.

With reference to the article entitled "Authority for the Creamery Levy," which appeared in the issue of "The U.F.A.," the editorial board have received a letter stating that the point which they wished to emphasize was that "a compulsory levy to any organization which is working for special privileges as the National Dairy Council is doing, as against organizations which are a matter to combat the work of the Federal organization, who opposed the legislation introduced to control the importation and manufacture of oleomargarine."

SALE OF OLEOMARGARINE

New regulations issued by the Dairy Commissioner, governing the importation, manufacture and sale of oleomargarine, provide that trade in this product may not be carried on by brokers of the Minister of Agriculture. Manufacturers of oleomargarine may not be carried on in any premises used for the manufacture or re-working of butter.

WILL IMPORT 100,000 STOCKERS PER ANNUM

Great Britain will import approximately 100,000 head of Canada's stocker cattle annually, when the cattle embargo is removed, in the opinion of H. D. Chapman, president of the Livestock Traders' Association of Great Britain, who has been visiting Western Canada to investigate cattle conditions and to make arrangements for trade between Canada and Great Britain. Mr. Chapman and his associates had contemplated shipment of shipping a 1000 pound steer from Canada to Great Britain would be 10 [illegible]. This was too high, he thought, and [illegible] be lowered.

U. F. A. LEGAL DEPARTMENT

LIABILITY FOR HUSBAND'S DEBTS

Question: Is a married woman liable for the debts of her husband?

Answer: A married woman is not liable for the debts of her husband unless she has previously agreed to become liable for them in respect of her personal property. She is under no disabilities whatsoever by reason of her marriage, but may own the same, carry on a separate business or engage in any other occupation and the proceeds therefrom will belong to herself entirely. Her husband cannot, without her consent, place her credit to anyone.

LIVESTOCK

WHITE LEGHORN PULLETS FROM Trap-nested stock, the recognized egg-laying breed. Same stock leading entire province at egg-laying contest. Large eggs; early hatched; ready to lay in October; $2.00 each. G. M. Cornie, Edmonton. 15

VACCINE YOUR POULTRY WITH A.S.L. Avian Mixed Bacteria. Are you going to put your flocks into winter quarters without protecting them against roup, colds, canker, diphtheria, cholera, etc.? Write for free book—it tells what it is and what it does. Protection by vaccinating nearly pays. 50 dose $3.50, 250 dose $1.75, 500 dose $3.50. Percy Bullen, Alliet, Alberta, Dominion representative. 15

KULP'S 264 EGG STRAIN BEAUTILITY Brown Leghorns; husky rose combed cockerels, $2.00. C. Murray Smith, 123 6th Avenue East, Calgary. 14

HIGH-PRODUCING WHITE AND BARRED Rocks—Cockerels, grandsons Lady Ella (292 eggs) white, and Lady Ada (290) barred, early hatched, weighing around 8 pounds now, $3.00 to $5.00. May hatched, $1.50 to $2.50. Save 50% over spring prices. H. Riggsbolbeck, Calgary. 15

FOR SALE—MODERN BIG TYPE POLAND China Hogs; the real bacon type; the kind that develop to the required weight in 5 or 6 months at 220 lbs. The Government had two of my gilts on their demonstrating train last winter, so you may have seen them. Have 100 to choose from, any age, either sex, from weanlings to matured hogs, at reasonable prices. Ship the best only. TWO BLACK REGISTERED PERCHERON STUD COLTS; exceptionally good ones, weighing up to 1700 at 2 years old; not a pimple on them; out of mares weighing 1600 to 2000 lbs.; will sell reasonable. For full particulars write T. O. Folland, Wetaskiwin, Alta. 16

SELLING REGISTERED TAMWORTHS. May pigs, either sex, $15 each. Thomson Bros., Coronation, Alberta. 14

TWO REGISTERED SHORTHORN BULLS. Good breeding quality; past two years; $60 each. A. Vessies, Entwistle. 14

FELIX OHBERG, AMISK, ALTA., BREEDER of Belgian horses. Five stallions, a few mares and fillies for sale at low prices. 13

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OSTEOPATHIC HEALTH HOME.—DRS. Church, Plummer, Bleiness, Osteopaths. General practice, specialists nervous, gastro-intestinal, rectal diseases (piles), eye, ear, nose, throat. Glasses Fitted. Grain Exchange Building, M2787. Health Home, 530 16th Ave., W. M6446. 8

PILES (HEMORRHOIDS).—TO REALLY cure piles one must not only remove the piles, but the cause. Ointments, electricity, or even surgery do not prevent return. We have a painless, painless operation that does remove the cause at one treatment, saving time and expense. Dr. M. E. Church, osteopath, 302 Grain Exchange Block, Calgary, Alta. 7

GENITO-URINARY, SKIN, AND BLOOD Diseases. Dr. Macklin, 226 8th Avenue West, Calgary. 13

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Chronic Cases a Specialty
X-Ray Laboratory in Office.
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FOR IMMEDIATE SALE—320 ACRES WEST of Olds, near Sundre, with 12 head of cattle, four horses, and machinery. Over 80 acres good green feed cut. Suitable buildings, finished with household furniture and over 25 chickens. Open range adjoining. Price $3,600. Terms, $1,500 cash, balance arranged. Might consider trade for city property. Apply Dixon-Gold, 224 Eighth Avenue W., Calgary. 15

FARM FOR SALE.—HALF SECTION, level, two hundred acres stock, good soil, some stone, never failing well, unlimited free range, abundance wood and building timber, log buildings. One mile from school, fourteen miles from St. Walburg, Sask., four miles from railway survey. Price $10.00 per acre cash. Norman Tucker, Vermilion, Alberta. 16

IRRIGATED FARMS FOR SALE.
160 Acre Farms, improved or unimproved, 20 to 160 acres irrigable land on each parcel, near Lethbridge in Southern Alberta, can be bought for $15 to $25 an acre.
No Need for Pioneering. Well-settled country. Good roads, railways, schools, telephones, agreeable social conditions. Fertile land—success of irrigation farming here already demonstrated.
Irrigation system being constructed under Government supervision. Water available in 1926.
Write for information concerning crops grown and description and location of farms to the
PROVINCE OF ALBERTA IRRIGATION COMMR.
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IRRIGATED FARMS IN SOUTHERN ALBERTA
In the famous Vauxhall District,
Bow River Irrigation Project.
200,000 Acres Irrigable.
A specialty has been of 1,000 acres all located within seven miles of the railroad station, now ready for water service, selling for a limited time at $40.00 to $65.00 per acre, with full water right. One-fifth cash down; balance in easy equal payments over 19 years, first instalment due at least two years after date of initial payment. Investigate at once.
SASKATCHEWAN LAND AND HOMESTEAD COMPANY, LTD.
Medicine Hat - - - - Alberta

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CONSUMER MEET PRODUCER — BUY Cloverdale Ranch Apples; noted for size and flavor. No. 1, "Domestic," and No. 2 grades at reasonable prices. Charles C. French, West Creston, British Columbia.

5 DOLLARS REWARD—LOST, 1 BAY AND 1 Brown Mare, three years old, branded V on right shoulder. Harold Dorey, Lloydminster. 15

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A Saddle Outfit is a Necessity
On Every Western Farm

The greatest buying opportunity ever presented to the farmers of Western Canada. This opportunity cannot be repeated after our present supply is exhausted.

SADDLE OUTFIT

The price for the whole outfit is far below the cost of the splendid leather of which the saddle is made.

$12.50

Your money back if you are not satisfied. We have sold hundreds of these outfits to satisfied farmers.

SPLENDID QUALITY

All these goods are Imperial Government Surplus War Supplies. They were rigidly inspected before acceptance by the British Government and are therefore of superior quality and workmanship.

HERE IS THE OUTFIT:

IMPERIAL CAVALRY SADDLE made of very best leather obtainable, with Cinch and Stirrups.
4½ lb. All Wool SADDLE BLANKET.
RIDING BRIDLE, complete with Lines and Bit.
MILITARY TETHERING ROPE.

AWAY BELOW COST

The only reason we are able to sell these goods at such unheard-of prices is because of the enormous quantities we have been able to buy, and you get the benefit.

Our Money-Back Guarantee Amply Protects Your Interests

Reference: Canadian Bank of Commerce. Goods shipped by express immediately after receipt of order.

Four Other Bargains You Cannot Afford to Miss

HORSE BLANKETS

Large quantity of these sold by us to the Alberta Provincial Police. They weigh 8½ lbs. each, wool-lined, very warm, easily worth double the money, and superior to any you have ever seen. Two surcingles with brass spots. Each $3.25

Same as above, but slightly used. Each $1.65

ARMY SWEATERS

Genuine British Army Pull-over Khaki Wool Sweaters. There will be many a cold day on the farm this winter and you will be glad of these at this exceptionally low price.

Each $2.95

ARMY BLANKETS

Weight 4½ lbs. each. Indispensable in the farm home. These are all wool, and one of the best bargains we have. You cannot get blankets elsewhere at anything like the money.

Each $1.95

ARMY SOCKS

Genuine British Army Socks, all wool. Buy these and keep your feet warm this winter. Just compare these prices.

Per pair ..... 45c.

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DEPARTMENT E

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